

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kim M Stump
Debtor

Case No. 11-08047-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CKovach
Form ID: 3180W

Page 1 of 2
Total Noticed: 27

Date Rcvd: Mar 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2017.

db +Kim M Stump, 472 Elizabeth Street, Highspire, PA 17034-1521
3994897 Cash Jar, PO Box 1639, Belize City, Belize C.A.
3994899 +Great Plains Lending, Attn Cust Support Suite G-15 #374, 2274 S 1300 East,
Salt Lake City, UT 84106-2814
4082004 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
Norfolk VA 23541-0907
3994904 +My Cash Now, P O Box 229, Margaretville, NY 12455-0229
3994905 My Pay Day Loan, c/o Detex Agency & Associates, PO Box 383, Decorah, IA 52101-0383
3994909 ++UNITEDCASHLOANS D B A OF TFS CORP, PO BOX 111, MIAMI OK 74355-0111
(address filed with court: United Cash Loans, 2533 N Carson Street, Suite 5020,
Carson City, NV 89706)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4034815 +EDI: BANKAMER.COM Mar 10 2017 19:18:00 BANK OF AMERICA, N.A., Et al,
BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100
3994894 EDI: BANKAMER.COM Mar 10 2017 19:18:00 Bank of America, PO Box 5270,
Carol Stream, IL 60197-5270
3994895 EDI: CAPITALONE.COM Mar 10 2017 19:18:00 Capital One, PO Box 71083,
Charlotte, NC 28272-1083
3994898 +EDI: AMINFOFP.COM Mar 10 2017 19:18:00 First Premier Bank, PO Box 5519,
Sioux Falls, SD 57117-5519
3994900 EDI: HFC.COM Mar 10 2017 19:18:00 HSBC Card Services/Orchard Bank, PO Box 17051,
Baltimore, MD 21297-1051
3994901 EDI: HFC.COM Mar 10 2017 19:18:00 HSBC Credit Card Services, PO Box 17051,
Baltimore, MD 21297-1051
3994902 EDI: RMSC.COM Mar 10 2017 19:18:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090
4604948 +E-mail/Text: camanagement@mtb.com Mar 10 2017 19:27:27 Lakeview Loan Servicing, LLC,
c/o M & T Bank, P.O. Box 840, Buffalo, NY 14240-0840, Lakeview Loan Servicing, LLC,
c/o M & T Bank 14240-0840
4604947 E-mail/Text: camanagement@mtb.com Mar 10 2017 19:27:27 Lakeview Loan Servicing, LLC,
c/o M & T Bank, P.O. Box 840, Buffalo, NY 14240-0840
3994903 +EDI: RMSC.COM Mar 10 2017 19:18:00 Lowes, PO Box 981064, El Paso, TX 79998-1064
4025300 +EDI: OPHSUBSID.COM Mar 10 2017 19:18:00 OAK HARBOR CAPITAL III, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4035423 +EDI: OPHSUBSID.COM Mar 10 2017 19:18:00 OAK HARBOR CAPITAL IV, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4062908 EDI: PRA.COM Mar 10 2017 19:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4298691 +EDI: PRA.COM Mar 10 2017 19:18:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
3994908 E-mail/Text: bankruptcynotices@psecu.com Mar 10 2017 19:27:35 PSECU, PO Box 67013,
Harrisburg, PA 17106-7013
3994906 EDI: RMSC.COM Mar 10 2017 19:18:00 Paypal Credit Svcs/GEMB, PO Box 960080,
Orlando, FL 32896-0080
4035082 +E-mail/Text: csidl@sbcglobal.net Mar 10 2017 19:27:34 Premier Bankcard/Charter,
P.O. Box 2208, Vacaville, CA 95696-8208
3994910 EDI: RMSC.COM Mar 10 2017 19:18:00 WalMart, PO Box 530927, Atlanta, GA 30353-0927
3998781 EDI: WFFC.COM Mar 10 2017 19:18:00 Wells Fargo Bank, N.A., Wells Fargo Auto Finance,
Attn: MAC S4015-01T, PO Box 29706, Phoenix, AZ 85038-9706
4762834 +EDI: WFFC.COM Mar 10 2017 19:18:00 Wells Fargo Bank, N.A. - Wells Fargo Auto Finance,
435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3994893 Advance Me Today, P O Box 1823, Paul's Ave, Kingston
cr* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
3994896 ###Capital One, 3901 Dallas Pkwy, Plano, TX 75093-7864
3994907 ###Plain Green Loans, Attn Cust Supp Suite 600, PO Box 255, 3 Mack Road,
Box Elder, MT 59521-0255

TOTALS: 1, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlldlawgroup.com
James H Turner on behalf of Debtor Kim M Stump pat@turnerandconnell.com
Jerome B Blank on behalf of Creditor Bank of America, N.A. pamb@fedphe.com
Joseph P Schalk on behalf of Creditor Lakeview Loan Servicing, LLC c/o M&T Bank
pamb@fedphe.com
Joseph P Schalk on behalf of Creditor Bank of America, N.A. pamb@fedphe.com
Joshua I Goldman on behalf of Creditor Bank of America, N.A. bkgroup@kmlldlawgroup.com,
bkgroup@kmlldlawgroup.com
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlldlawgroup.com,
bkgroup@kmlldlawgroup.com
Martha E Von Rosenstiel on behalf of Creditor The Pennsylvania State Employees Credit Union
marty@mvrlaw.com, diane@mvrlaw.com
Michael J Clark on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlldlawgroup.com
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmlldlawgroup.com,
bkgroup@kmlldlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 **Kim M Stump**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:11-bk-08047-RNO**

Social Security number or ITIN **xxx-xx-9911**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

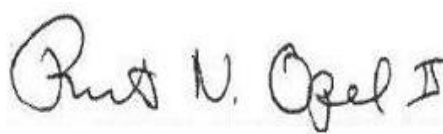
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kim M Stump

March 10, 2017

By the
court:



Honorable Robert N. Opel
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.